

Pollsters see Obama win

US POLLSTERS' FORECAST

Barack Obama		Mitt Romney	
315.2	Electoral vote	222.8	
50.9%	Popular vote	48.2%	
92.0%	Chance of Winning	8.0%	

SOURCE: NEW YORK TIMES

PHILIPPINE DAILY INQUIRER

BALANCED NEWS. FEARLESS VIEWS

120 million Americans expected to vote

WASHINGTON—As tens of millions of Americans voted on Tuesday in the most expensive presidential race in US history, about a dozen national polls showed President Barack Obama holding the upper hand over Mitt Romney in the battle for leadership of the world's most powerful country.

A few other polls showed the 55-year-old Democratic incumbent and the 46-year-old Republican challenger deadlocked in a race expected to be decided in a handful of states where the fight was seen to be somewhat early close.

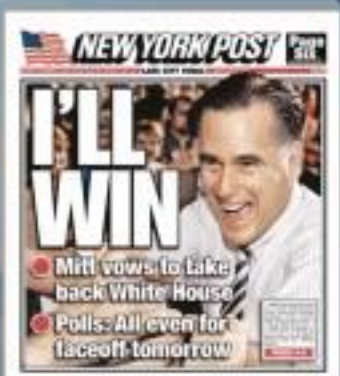
At least 120 million Americans were expected to vote on Tuesday, Obama's second term or reflecting from with Romney after the most expensive campaign in history—described as the world's greatest political drama—in which the final campaign stretched \$6 billion in an 84-

month roller coaster ride.

Their decision will set the country's course for four years on spending, taxes, healthcare and foreign policy challenges, like the rise of China and Iran's nuclear ambitions.

While some polls show Obama and Romney in a virtual dead heat, the Democratic incumbent has a slight advantage in several swing states—most notably Ohio—that could give him the edge.

How the US Electoral College works / A21



FRESH LINE In this Aug. 14 file photo, President Barack Obama is greeted on stage by a thumbs-up from Mike O'Leary of Cedar Falls, Iowa, during a campaign event at Waterloo Center for the Arts in Iowa. At right, the New York Post features Republican presidential candidate Mitt Romney smiling confident in taking the White House.

Romney camp still exudes confidence

COLUMBIA, Ohio—Before he is reaching the best pollster fare in politics, or Mitt Romney is his own most beloved, on sure of his destiny as the next US president that he refuses to contemplate the alternative.

"Confidence" is the singular word that senior strategist Stu

art Stevens used to describe the Republican candidate's mood going into Tuesday's election, despite polls showing a slight lead for President Barack Obama.

Nearly everyone reacting for higher office projects an sense of accomplishment, strength, even inevitability, knowing that

charisma can translate into votes.

But plenty of real-time writing on the wall about the US election would suggest to even the most optimistic Romney backers that things may not go as planned for the challenger.

Romney has always faced an

uphill climb to the 275 electoral votes needed to win, and while national polls have shown the odds in the tightest of races, recent gains by the president have left Romney with increasingly long odds.

Obama, my experts and poli-

ROMNEY A21

Another party-list group runs to SC

By Christine C. Amadillo and Christine V. Eggers

ANOTHER party-list group has asked the Supreme Court to stop the Commission on Elections (Comelec) from disqualifying it from the May 2013 elections, saying the poll body has denied it due process.

The Association of Philippine Electric Cooperatives (Apec) sought the high court's help af-

ter a week after another disqualified party-list group, Ako Bicol, asked relief from the tri-

As of last week, the Comelec had so far dropped 20 groups—29 existing party-list organizations and four groups that sought accreditation—from the list of organizations qualified to take part in the elections next year.

ANOTHER A19

CHANGING OF THE GUARD

New leader takes over in fast-growing China

BEIJING—The heirs of Mao Zedong remove this week to assume China's next leaders, as the Communist Party maintains its iron grip on the economic powerhouse despite mounting calls for change in the Internet era.

Vice President Xi Jinping is set to take over a country that in just a few decades has gone from a famine-stricken basket case to the world's second-largest economy, and now has growing diplomatic, left and military reach as well.

Xi, 58, will succeed President Hu Jintao as the general secretary of the 80-million-strong

Chinese Communist Party at its 18th National Congress, which starts on Thursday in the Great Hall of the People on Beijing's vast Tiananmen Square.

The last appointee has been Hu Jintao in March, and his appointment to head the all-powerful party will make his promotion to president of the world's most populous nation, expected in March, a formality.

Xi, like many emerging lead-

NEW LEADER A12



China's next premier may struggle to carry out reforms (A12)

NEW CHINA NO. 1 Chinese Vice President Xi Jinping is touted to be the next leader of emerging superpower China. A21/18

Drilon repackages controversial sin tax bill

By Carby C. Yaneza

SEN. FRANKLIN Drilon, acting chair of the Senate ways and means committee, has repackaged the controversial sin tax measure and filed a substitute bill that seeks to raise between P42 billion and P49 billion in additional taxes from tobacco and alcohol products in the first

year of implementation. Drilon said the proposal that replaced the committee report earlier filed by Sen. Ralph Recto would be "the single most important health reform measure in the past decade and would impact on the lives of an estimated 130 million Filipinos."

REACT A21

ADB unveils 'Tutubi' bicycle project

By Kristine Felice Pangarao

THIS "tragically" is not an insect. Instead of wings, it has a handlebar. Instead of legs, it has two wheels.

"Tutubi," the name of the bug-like bike to catch at daytime, is the number of a green transport project involving a fleet of bicycles connected in the Asian Development Bank (ADB) and unveiled in its headquarters in

ADB PHILIPPINES A21



'It's not just about giving money to Marcos victims'

By Leticia B. Solerter

VIENTIANE, Laos—The compensation bill for victims of human rights abuses during the martial law regime is not just about money but also acknowledging lapses in protecting Filipinos, President Aquino told reporters after a meeting on Monday with Swiss President Eveline Widmer-Schlumpf.

Part of the compensation will come from \$540 million in Swiss deposits of the late dictator Ferdinand Marcos, which have been transferred to the Philippine government.

Mr. Aquino told reporters in a press briefing that he assured the Swiss president he would

NOT JUST A21

Increase in PH-Swiss trade discussed in Laos / A19

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NATION

Zambo town mayor's freedom cost family

P1.3M / A14

METRO

DOTC: No LRT/MRT fare hike till service improves / A26

BUSINESS

Globe to buy stake in Lopez telco / B1

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Time

Lipa - Nov. 10
Ayala Market - Nov. 11
Ismara - Dec. 8, 10, 12, 4, 10
GenSan - Dec. 1, 8, 11, 21 & 29
Sta. Rosa Market - Dec. 1, 8, 10, 12 & 29
Batangas - Nov. 17, Dec. 8 & 11
Luzon - Dec. 21 & 30
Pangasinan - Dec. 8, 10, 22 & 29

Giant Lantern Festival

Robinsons Marikina

Competition

Dec. 15, 5:30pm

Dates of Display

Dec. 16 to 22, Dec. 25 to Jan. 1

8:30pm & 9pm

Holiday Laser Lights Show

Robinsons Magnolia

Dec. 8

7pm, 8pm & 9pm

Grand Tree Lighting

November 9, 5pm at Robinsons Magnolia

Featuring Gary Veleziano as special guest

hosted by Karylle

The Marvelous Sounds of Christmas



Manila Philharmonic Orchestra

Robinsons Magnolia

Dec. 1, 5pm

Chorus Festival

Magnolia - Dec. 21 & 22

Marikina - Dec. 12 to 20

GenSan - Dec. 12 to 20

Sta. Rosa Market - Dec. 12 to 21

Ismara - Dec. 12 to 21

Davao City - Dec. 12 to 21

Iskcon Ridge - Dec. 12 to 21

GenSan - Dec. 16 to 21

Pangasinan - Dec. 16 to 21

Pinaric - Dec. 16 to 17 & 19 to 22

Foran - Dec. 16 to 21

Metro East - Dec. 17 to 19 & 21 to 23

Lipa - Dec. 16 to 21

Viva Christmas Concerts

Marvin Ong & Princess Velez

Robinsons Nueva Market

Dec. 1, 5pm

The Company

Robinsons Magnolia

Dec. 8, 9pm

Hallmark Music and Memories Chorus Competition

Elimination

GenSan - Nov. 11

GenSan - Nov. 17

Nova Market - Nov. 24

Metro East - Nov. 30

Grand Finale

Magnolia - Dec. 11

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CORRECTIONS

BY THE OCT. 29 ISSUE, a story on the New and From Days—"Biggest poker fix was huge"—claimed: "Have enormous controversy: the yesterday's fix, a former

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police, revealed that his group was brought into the plot to kill Obida by Najjar, who was his immediate superior. Sgt. Mohamed Oussou Baouli said in open court that Najjar brought him in and ordered him to the officers who were plotting to kill Obida. "I got involved in the job to kill Obida when I was called by Col. Najjar to his office," Baouli said in his testimony before Judge Spidropi yesterday.

Working in the testimony did Rivera say that retired Lt. Col. Eduardo "Poli" Kaprielian, an engineer, had tried to kill Ochoa, according to Capriles's lawyers.

IN THE OCT 20 ISSUE, an article on Page B1 of the Lifestyle Arts & Media section... "Cannabised" reports Illinois' efforts to curb the use of pot in the workplace.

colle"—inspired that Horacio Quiroga was the first Argentine novelist to be read by the other Argentine writers, like Quirino, much less influential in Argentina in 1920.

IN EARLIER EDITIONS of the Oct. 31 issue, a front-page story—"US sees documents on strong political will"—mistakenly the name of a human rights organization. It is, Philippine Red Cross—not Philippine Human Rights.

IN THE OCT. 31 ISSUE, an article on Page 20-1 of the Morning section—"Here's the racing legend, quiet and self-contained, the 10th year of Porsche Racing. He was born in 1923...in 1993."

IN THE SON'S EILIE: on Arden's the Nation story on Page A14—"18 immigrants don't have challenges"—announced the outcome of a segregated academy meeting supported in Madison. He is Marcellus Reger Gooden—not Mary Ann Brown.

IN THE PAGE BOSS of the Sunday Inquirer Magazine, an article on Page 22, "Tearing Memories of Dances—with Everything on the Side"—announced that The Bookman, Inc. published two books by Dorcas Brewster, *Group Songs on Philippine Wood* and *Thine Songs on Philippine Steel and Culture*. "Group" was published by M. & M. Publishing Co., Inc. and *Thine* by Aard Publishing, Inc.

[illegible]

P-Noy vows legal aid for PH driver in Saudi truck blast

Byronia B. Schneider

VEDITCHAK, LAILA, President Aquino, has toured two Philippine cities, during legal troubles in South America and Vietnam of her mother-in-law.

Mr. Aquino, as well as George Alifan, secretary of the *Aliados*, told reporters that much more habeas corpus would be provided legal representation and other forms of assistance.

Killing was the direct result of the gas canister that exploded on a main road in Manila, killing 22 people, including a Filipino, injuring 13, and causing widespread destruction in the vicinity.

He is being detained by South Asian military forces on the occasion.

The Department of Savings Affairs has a legal assistance fund which will be used to provide Yehing a lawyer, litigation fees, and other things he needs to fight. The Overseas Chinese Affairs Administration also will provide legal assistance.

The IPA has likewise accused

the widow of President Benigno, the late Filipino leader in the People's Justice campaign, that a well-known and experienced journalist will be assigned to the position.

Mr. Aquino also said he would try to seek a committee

We added that he would look for the money informally first, and President Benigno would make his decision to the Vice president and justice minister, 1988 Christmas, from Christmas Eve to Santa.

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INQUIRER *Northern Luzon*

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Editor: Jim Lamy
Managing Editor: Jim Lamy

For Luisita farmers, struggle continues

By Jim Lamy
Manila, Luzon

EIGHT YEARS ago on Nov. 4, farm workers at Hacienda Luisita in Tarlac City walked out from the sugar plantation, set up barricades, ramped out and called for the revocation of the 1989 stock distribution system (SDS) as a way to implement agrarian reform.

The day later on Nov. 14, violence at the place soon turned the lives of many people and resulted in injuries to many others, in what is now known as the "Luisita Massacre." Five officials were killed: Agustin Sison, Javier Benito, Jose Benito, Jose Benito, Jose Benito, Jose Benito and Agustin Sison.

In the succeeding months, Tarlac Court, after a long trial, found the five officials guilty of the massacre and sentenced them to life imprisonment.

Today, amidst the euphoria of victory for the SDS, the SDS is still in the hands of the family of President Aquino. It is still in the hands of the family of President Aquino. It is still in the hands of the family of President Aquino.

"We have to support the people's struggle for agrarian reform," said a spokesman for the SDS.

But the SDS is still in the hands of the family of President Aquino. It is still in the hands of the family of President Aquino. It is still in the hands of the family of President Aquino.

Let us not forget our history. One day, we will see the SDS in the hands of the people. One day, we will see the SDS in the hands of the people. One day, we will see the SDS in the hands of the people.

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1989 stock distribution at the Hacienda Luisita in Tarlac City. The SDS is still in the hands of the family of President Aquino.

up the best wheat for distribution but it is likely that a farmer living in a specific village will get more than his share.

In the past, the SDS has been accused of being a family business. It is still in the hands of the family of President Aquino.

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to their property.

"The land is fertile and can grow many crops. It is still in the hands of the family of President Aquino.

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Stem cells from strangers can repair hearts says study

LOW ABILITY. Researchers are reporting a key advance in using stem cells to repair heart tissue after heart attacks. In a study, stem cells donated by chimpanzees proved to be safe and effective, as patients' own cells for infusing scarred heart tissue.

The work involved just 39 patients in Milan and Baltimore, but proves the concept that stem cells can be used to treat such cases. Doctors are excited because this suggests that new cells could be banked for off-the-shelf use after heart attacks, just as blood is kept on hand now.

The study used a specific type of stem cells from bone marrow that researchers believed would not be rejected by recipients. Unlike other cells, these lack a key

markers on their surface that makes the immune system see them as foreign, says and attack them," explained the study's leader, Dr. Arthur Weiss of the University

The patients in the study had suffered heart attacks years earlier, some as long as 35 years ago. All had developed heart failure because the scar tissue from the heart attack had weakened their hearts so much that they grew large and floppy, unable to pump blood effectively.

Nonetheless, identified by people to single women. The pills were removed from the women using a needle into the hip and they coughed for about a month in a local Baltimore's Johns Hopkins University, then returned to them to be used for treatment, which did not involve surgery.

The cells were cultured through a tube pushed through a grain artery into the heart from the aortic vein. Fifteen patients have given cells from these non-malignant and 11 others, cells from

About a year later, new stress had been reduced by about one-third. Both groups had improvements in how far they could walk and in quality of life.

UN imposes sanctions on terror network

SHITTY COUNTRY... The US Agency Council on Intelligence Selects Global scenarios against the Reagan military, given in Afghanistan and in central-Asian countries.

The agency, which has been widely linked to Pakistan, is accused of carrying out a series of subversive operations in Afghanistan including against the United States and Indian embassies and a couple killed in Kabul.

Imported are some scenarios:

The US got the shoggy network on its way to Moscow in November. The US State Department added 120 to the list of embassies against the US.

Founded in India by Rajiv Gandhi, a United States Agency member of the CIA, the agency was then in India, after the man came to political leadership, the network is considered the most important in the world.

Thailand and its chief ally, United States, against the 124,000 soldiers in the UN's Afghanistan Taliban coalition. But this means that coalition will not apply to most forces and several have against India and what may mean bringing to the situation as well as

Journal Article 3: Multisensory

The Hapsoids have been blamed for spectacular ticks on Afghan, Pakistani and North Atlantic Treaty Organization targets in Afghanistan as well as for kidnappings and murders.

The US authorities in UN, Santa Fe, said up there killed by Zulu took two international civilian buses in 2000. International Hotel killed in June 2001...as

which killed 11 civilians and two Afghan police—the US embassy in Kabul, September 2011, or killed 18 Afghans, most of them civilians, in

Bliss, who says, "I was on patrol in the Indian

Stomoxys calcitrans (L.)

Highwater's top agent could suggest that the so-called operational commander, Sgt. Radcliffe Huggins, one of the founders, had been killed in a US drug street. The network is now believed

This designation could embarrass Dickstein, who is currently a member of the Internal Security Council. Most Whigpuns are, by

lived to be disturbing in its
ways. The United States
wants Pakistan to get along
with the sluggish network,
well as not its financing for
other Muslim nations. Diplo-
mats said.

senior Mike Muller, said last

Two between-hospital and within-hospital have been made for the year, and have only just been

But the incident has been welcomed by the United

They told the US across a decade ago the US mission to end "conflict the international community's resolve to end the Taliban network's ability to recruit violent attacks in Afghanistan. AFP

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BUSINESS

Editor: Raul G. Marcelo • Assistant Editor: Corrie S. Mariano
 Website: www.inquirer.com/biz | Email: business@inquirer.com
 Tel: (02) 8811-6000 | Fax: (02) 8811-6001 | Mobile: 0917-88116000 | Twitter: @inquirerbiz



Globe to buy stake in Lopez telco

Sets tender offer to acquire Bayan debts

By Paolo G. Manalo

ATNLA-LED Globe Telecom is moving to acquire an equity stake in financially distressed Bayan Telecommunications in a bid to improve its position in the industry dominated by Philippine Long Distance Telephone Co.

In a disclosure yesterday, Globe said it has obtained interest approval for the acquisition of all financial obligations of Bayan, which is under corporate reorganization.

In separate disclosures, Globe said it had reached deals with Bayan's controlling shareholders, ABS-CBN's Lopez family, for the acquisition of an equity stake in the company.

The planned transactions come after a reorganization deal by radio-frequency between Globe and Bayan that allowed both firms to expand their market reach.

Gradually consolidating Globe's assets and capabilities with Bayan's through collaborative business efforts will enable both companies to enhance service competition and help ac-

celerate the completion of Bayan's reorganization, Globe said in a statement.

Globe said it was in discussion with the Lopez group on the "terms and other conditions under which the acquisition may be effected."

The acquisition of Bayan's obligations will involve a tender offer to purchase its ordinary and all of the 12.5-percent stake, which may only be for 2006 issued by Bayan. The tender offer will push through only if conditions including at least 75 percent of the debt agree to sell their holdings to Globe.

If the tender offer succeeds, Globe will become the major creditor of Bayan and will per-

GLOBE 61

INDICATORS

PESO-DOLLAR RATE

Nov. 6, 2012

41.210



STOCK MARKET

Nov. 6, 2012

15.79



PSE closes at new high
 THE LOCAL stock market set a new record high last Tuesday as investors loaded up on large-cap stocks on good prospects for the coming year.

The main stock Philippine Stock Exchange index gained 15.79 points to 1,518.95 percent to close at 41.210. This was the 22nd new high posted by the index this year, topping the record in the previous trading session. The index also moved closer to the 5,000 mark, with a high of 5,000.00.

Across the region, however, stock prices slipped ahead of

the closely fought U.S. presidential election. A general sense of optimism about economic growth encouraged investors to take position ahead of 2013.

A closer-than-expected October inflation of 3.1 percent, against the benchmark rate of 3.0 percent and the market estimate of 3.3-3.5 percent also contributed to the positive market confidence.

Value of trade amounted to P6.37 billion. There were 86 net purchases, 19 declines and 28 stocks that moved unchanged.

JOSE C. DOMINOS

Inflation eases to four-month low of 3.1%

By Nika T. Delosada

THE NATIONAL Statistics Office (NSO) reported that inflation eased to 3.1 percent in October to production of selected goods in several areas of the leading economy.

Cheaper prices of agriculture and fish products helped slow down overall price increases to the lowest in four months, the National Economic Development and Statistics Authority said.

Philippine Statistics Authority said that in recent months

will be more areas toward Christmas goods and services and increasing factors, including the adequate supply of goods, the stronger peso and relatively tame oil prices.

The NSO reported yesterday that inflation in lower prices of certain food items, together with lower electricity rates and lower fuel prices in many regions, contributed to the ease in price increases in price increases. Inflation in October for year was 3.2 percent.

The latest figure brought the average inflation rate from January to October to 3.2 percent,

surpassed the government's target range of 3 to 5 percent. Inflation in October was also lower than the 3.6 percent in September this year.

"I'm not surprised at all with the dip in the inflation rate in October. I don't believe a surge in inflation in November and December. With the economy slowing, all prices falling, good strengthening and lower oil costs—the combination of these factors may lead to a moderate inflation rate for the rest of the year. There's inflation may finally moderate out to peak."

INFLATION 61



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PSC/01/12

Sun Life's Sun Dollar Maximizer Is Back!

Riding on the success of its previous offerings of the Sun Dollar Maximizer, a Structured Note Variable Unit-Linked product, Sun Life Financial-Philippines, is once again offering Sun Dollar Maximizer, this time with a new set of assets.

Sun Dollar Maximizer (Emerging Asia) is a limited-offer life insurance product with an investment component. It provides 100% capital protection and gives its clients the opportunity to enjoy potential earnings from high-growth funds of China, South Korea, Taiwan, In-

donesia, Malaysia, Thailand, Vietnam and the Philippines - countries which comprise Emerging Asia, the world's largest and fastest growing sector according to Bloomberg.

"The forecasted growth of Emerging Asian economies is higher than that of United States, Europe and the World. As such, we would like our clients to experience this bright possibility of higher earnings for their US Dollars through Sun Dollar Maximizer (Emerging Asia), our latest structured note product offer-

ing. With this product, our clients can enhance the value of their dollar assets without fear of losing their capital," shares Mylene Lopa, Chief Marketing Officer of Sun Life Financial-Philippines.

Sun Dollar Maximizer (Emerging Asia) is a single-pay, principal-protected investment-linked life insurance product that matures in seven years. Clients can take advantage of the possible strong, future growth of Emerging Asian economies as the underlying in-

dex is composed of a dynamically managed portfolio of cash and eight (8) equally-weighted Exchange-Traded Funds (ETFs) from each of the eight countries in Emerging Asia.

"Our previous offerings of Sun Dollar Maximizer sold more than USD 20-million worth of Premiums. This shows that our clients have seen the beauty of this product as it provides them diversification for their USD assets and the potential to earn from various assets that they normally may not be able to access. For as little as USD 6,000, our client is able to invest in global equities of eight Emerging Asia countries," explains Lopa.

Sun Dollar Maximizer (Emerging Asia) utilizes a 'Best Performance, Look-Back' investment strategy that allows the policy owners to participate in the highest annual cumulative performance at the end of the seven-year period. It also has a Volatility Control Mechanism that cushions the adverse effects of market fluctuations.

"Because of the product's 'Best Performance, Look-Back' feature, clients only need one good year out of seven years, to maximize their returns. More importantly, Sun Dollar Maximizer (Emerging Asia) provides life insurance protection so it combines potential for maximum return and peace-of-mind in one convenient product. As Sun Life continues its mission of helping Filipinos achieve financial freedom, our clients can expect more products with benefits that will make their experience a brighter life," Lopa adds.

Seize the opportunity now because Sun Dollar Maximizer (Emerging Asia) is available for a limited period only. Sun Life also offers hassle free application for this product with no need to undergo any medical examinations through the guaranteed issue offer, subject to certain conditions.

For more information about Sun Dollar Maximizer (Emerging Asia), call SunLife at 849-9888 or visit sunlife.com.ph or email sunlife@sunlife.com.

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Source: Bloomberg

¹ Based on the highest annual cumulative performance over the seven-year period (2005-2011) of the Emerging Asia Index.

² Based on the highest annual cumulative performance over the seven-year period (2005-2011) of the Emerging Asia Index.

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PH, other Asia markets seen to lead growth in '13

By Rosend M. Domingo

THE GLOBAL economy may have to lead off the optimism and good fortunes of emerging markets like the Philippines and Vietnam following a post-financial crisis of 2008, according to the International Institute of Finance.

The Washington DC-based think tank said in a report that global growth would "double-digit" in the fourth quarter, and push full year global growth to 2.8 percent, down from 2.9 percent in 2011 and 4 percent in 2010.

But gross domestic product "growth continues to be Q1 third quarter has been surprisingly strong to be" the IIF said.

"These countries that have put to report Q3 will lead in the weak quarter."

Data from the National Statistical Coordination Board showed that the Philippines GDP grew by 5.9 percent year-on-year in the second quarter ending June 4, 2012, the first quarter.

Real gross value added in the second quarter ended in 2012, the IIF said.

"While the exception of Asia, our view remains that Q3 results contain a lot of noise as opposed to signals," the IIF said.

However, underlying global growth is probably weakening, although this is only a marginal growth, very solidly.

Even then, the think tank said it would expect better numbers for the global economy in 2013, led by the emerging markets.

"Our projections for 2013 tend to be somewhat more optimistic for high-growth countries," it added. "This applies to a number of Asian countries, such as the Philippines."

The IIF expects Philippines GDP growth rate at 5.7 percent this year and improve to 6.5 percent in 2013.

Regarding the peso, it expects it to trade at 41.30 against the US dollar by year-end, up from 40.50 in 2012, 40.50 in 2011, and 40.50 in 2010.

It also forecast that by 2013, the US dollar rate would rise to 41.30, the IIF said.

For new DOE head, a delicate balancing act

By Amy B. Reyes

NEWLY APPOINTED Energy Secretary Carlos Aranao L. Peña will be in on all issues and concerns governing the local fuel and electricity sectors as developments in these two areas since have the biggest impact on the ordinary Filipino consumer.

In his first press briefing yesterday, Peña admitted that while he is not yet in the top, he is already aware of the fuel and electricity issues.

According to Peña, there is a need to ensure a balance between what the consumers are asked and what the environment can afford.

He said that he is well aware of the fact that any price spike in supply shortages would be enough

to cause the level of the consuming Filipino public.

"The first step is to identify the issues which he described the 40-year-old Peña to pick up from where former Energy Secretary Juan P. Abaya had left off—namely, to ensure that the supply of electricity is secure and stable, while implementing a more integrated monitoring and analysis of the price movements to ensure that any price adjustments made by the market are reasonable and justified."

According to Peña, there is a need to ensure a balance between what the consumers are asked and what the environment can afford.

of the so-called clean energy sources and fuel. But to ensure affordable and adequate supply.

"There are resources on the effect of fossil fuels. In the Philippines, we're already at least 40 percent gas, so we will continue to use the existing resources to use if we have a balance between renewable energy and also the coal and oil-based plants, because if we go all renewable energy, it will be expensive."

At this point, Peña said that he has a lot to be concerned about the balance between what the consumers are asked and what the environment can afford.

MORE AND MORE HOSPITALS TURN TO BPI LEASING FOR GROWTH

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Healthcare is an essential part of our daily lives. This is the reason why hospitals value to give patients the best treatment options, using the best equipment available. Upgrading equipment, however, can be financially daunting, but two hospitals have managed to overcome their small facilities into a small center and have modernized their way.

From a small 70-bed maternity clinic in 1996, St. Jude Hospital has evolved into a part of the top teaching hospital. Thanks to its steady partnership with BPI Leasing, today the hospital boasts of a full range of healthcare services, from pediatric to surgery and looks forward to more expansion in the future.

According to Dr. Francisco Wilfredo Del Rosario, President and CEO of St. Jude Hospital, "BPI Leasing helped us evolve into a full-service teaching hospital with state-of-the-art diagnostic and medical equipment by giving us the opportunity to acquire the needed medical equipment with a very low cash outlay and without the necessary collateral mortgage that comes with a loan."



Dr. Francisco Wilfredo Del Rosario
President and CEO

Jose Gallardo
President and CEO

Rosendo Montenegro
President and CEO



Amor Hospital, Columbia Medical Center, Inc. started from BPI Leasing from a 25-bed, one-level maternity hospital in 1998. It has now evolved into a 112-bed tertiary hospital.

Hospital President and CEO, Dr. Jose Gallardo, relates, "Columbia Medical Center is now the leading tertiary hospital in Columbia. Thanks to BPI Leasing, we were able to upgrade a lot of our equipment and facilities in the hospital by entering into a new lease or upgrading models that put us at par with premium hospitals in the metropolitan."

And from there the Medical Center in 2008, the hospital decided to expand by adding a second building and, at the last minute, an addition at the top floor. The problem, however, was that installing air-conditioning there

from the basement to the auditorium level was part of the original problem. The solution was to use cool expanded tubes powered air conditioning systems. Budget was an issue, though, and BPI Leasing can be a partner.



The hospital's President and CEO, Rosendo Montenegro, related to BPI Leasing, "Leasing was the way to go because we could get beneficial use of the asset early on," the doctor, in choosing which company to lease, BPI Leasing already had one in mind. "BPI Leasing, we were able to invest in great technology for our new building without disrupting our cash flow for the construction. We were able to acquire our state-of-the-art air-conditioning units timely with a small initial cash outlay and longer payment terms."

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BUSINESS

SEC draft rules may hurt PH industries, says MVP

By Paolo S. Manalillo

BUSINESSMAN Manuel V. Panglossan has urged the Aquino administration to prioritize policies, including possible amendments to the Constitution, to enhance foreign investments in industrial infrastructure, telecommunications and mining.

Panglossan's concerns stem from the decision of the Securities and Exchange Commission (SEC) to draft rules on foreign ownership that may further restrict the participation, even through passive investments, of foreign entities in key Philippine industries.

The SEC is acting on orders from the Supreme Court.

"What this country needs to come to grips with is if it needs change investments to develop certain industries," Panglossan previously said in a press conference.

The SEC also went into several public consultations regarding foreign ownership and the extent of their ownership in Philippine companies engaging in telecommunications, transportation, mining, and media.

This came about after the high court upheld a ruling where Philippine Long Distance Telephone Co. (PLDT) was found to have violated constitutional restrictions by allowing foreign firms to own over 40 percent of the carrier's voting shares.

The Constitution limits the ownership by foreigners in public utilities to 40 percent.

The issue claimed by Panglossan has also prompted its capital structure through the issuance of voting preferred shares. This allows profits to flow to foreign groups that have in mind the most money in PLDT, while keeping voting rights in the hands of local entities.

PLDT is controlled by First Pacific Co. Ltd., a holding company based in Hong Kong. First Pacific was founded by Hong Kong and NTT DoCoMo of Japan.

Under its draft rules published this week, the SEC said it might also prohibit the practice of issuing shares that have voting rights but pay low returns of dividends compared to normal shares. Shares receiving this way are usually issued to foreign investors.

The SEC's draft rules state that a share's "political interest" must be equal to its economic interest.

But Panglossan said PLDT and several other major companies in industries covered by the rule would be affected. He warned that many of the 40 foreign investors in the country, would leave the country or those of other Southeast Asian countries which, unlike the Philippines, are seeking to open up to more foreign capital.

GMA comes out ahead in ratings game

GMA NETWORK Inc. came out ahead in the nationwide TV ratings from January to October 2013, the most recent report by AGB Nielsen showed.

In a statement announcing the company said Nielsen's TV Audio-Visual Measurement report from the start of the year to the end of last month showed that GMA had an average real day household audience share of 34.8 percent in National 18-plus Philippines (N18-24M) ratings.

This was ahead of ABS-CBN's 31.4 percent and TV5's 14.9 percent.

In the six-month period, GMA also emerged as the best in its class of choice among viewers in Urban Luzon and Mega Manila, which represented 77 percent and

56.5 percent, respectively of total nation TV households in the country.

Leading across all "day parts" in Urban Luzon, GMA scored a 39.6 percent real-day average audience share in the area, way ahead of ABS-CBN's 27.3 percent by 13.3 percentage points, and of TV5's 16.4 percent by 24.2 percentage points.

Similarly, in its stronghold Mega Manila, GMA maintained ahead of competitors in all day parts with an audience share of 39.6 percent, higher than ABS-CBN's 28.7 percent, and TV5's 15 percent.

In the month of October, GMA dominated the list of top-rated programs nationwide, with the network occupying 17 out of the

top 25.

GMA also had more TV programs in the list in Urban Luzon and Mega Manila with 20 and 21 entries in each area, respectively, GMA said.

GMA subsidiaries in Nielsen TV Audio-Visual Measurement along with 22 other paying subscribers, including another local major television network (TVS), Pacifica Media, CBN Asia, 11 advertising agencies, and 4 regional clients.

In Mega Manila, Nielsen has a sample size of 1,190 homes versus Kantar Media's 770 homes.

Nationwide, Nielsen has a sample size of 2,500 homes compared to the latter sample size of 1,275 verified by Kantar Media, Nielsen said.

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Power Situation Outlook
for the Week Ending, 27 November 2013

Available capacity (MW)	8,182	5,738	1,264
Available peak (MW)	7,078	4,338	1,234
Peak demand (MW)	1,183	512	-189

Pacific Online sees 2012 sales surge to P11B

PORT of publicly listed Pacific Online Systems Corp. grew by more than half in the July to September period due to increased online sales and the expansion of the company's national network.

The company expects profit to continue to surge up to the end of 2013, resulting in yet another record year for the firm, the online loans company provider for state-run Philippine Charity Development Corp.

"Pacific Online is on track to handle P200 billion in sales by the end of 2013, higher even in the company's history," the company president said in his disclosure.

The company has been the ap-

premier provider of P2C services since 1998.

Pacific Online posted a net income of P28.2 million in the first three quarters of the year, 38 percent above the period year's P19 million.

The company said the rise "due to one revenue of about P1.2 billion, which increased by 18 percent from last year's P1 billion, driven by strong rollout of new terminals and record high loan sales."

Pacific Online said sales and revenue would continue to grow for the rest of the year as P2C services generate consistent popular customer.

Aggregate nationwide sales of

loans and loans handled by Pacific Online hit P9.2 billion for the nine-month period to September—up 23 percent year-on-year.

Pacific Online now has 1,596 terminals selling various loan services, operated by the P2C. The company's 75 percent-owned subsidiary, Total Gaming Technologies Inc., has more than 500 terminals.

In a statement last month, Pacific Online said it handled P8.2 billion worth of loan transactions during the same period.

"Consolidated full-year net income may hit P40 million," said President of Pacific Online, Paolo S. Manalillo.

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Rene, the President of Powermax Consulting Group, Inc., is an energetic, enlightening and entertaining motivational speaker and sales trainer. He has been featured in sales conventions here and abroad, and has addressed Singaporeans, Japanese, Malaysians, Koreans, Indonesians, and other nationalities. Likewise, through public and in-house seminars, he has served the training needs of organizations and companies like COLE Philippines, Ayala Plaza, Rotary Clubs, Zuelly Pharma, Skimmers World, Sony, Mitsubishi, Suzuki, Griller, Canon, etc.

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For 22 years, the IFI has been at the forefront in staging events that offer absolutely everything industry players need to know about the industry. As the association continues to strategically advance the industry, we strive to bring you individuals nothing less than the best. Please rest assured that we can offer every year since its inception. Philcomm has served as the most efficient platform for discussion of the industry. We support and continue being partnerships in Philcomm and ensure that our staff is the difference we see.

This year, we've concluded that Polaris must be able to bid the truck out again, notwithstanding its obligation to the majority of its customers. The PCU is used to wage a multi-bidder show within a flexible range of innovative products to a wide array of customers. It is our fervent hope that industry stakeholders will be able to take full advantage of the new market that Polaris must be facing in 2012.

On the basis of the FDA's findings, I would like to encourage you to consider discontinuing your use of this product. And to the participants, thank the trial of which you are part from the additional stress and technology involved and to yourself for your continued interest in this medical trial. This is the only way to ensure treatment.

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little in this is not, indeed, intended to be a design competition which started in 2004 under the chairmanship of Mr. Jorge Corrales. Since then, the competition has grown into an industry staple, gathering the most promising student designers into a show of creativity, passion, and ingenuity.

With this year's theme focusing on Philippine architecture, the 19th EnkantoVida will showcase the talent of young students in developing a novel lifestyle using sustainable materials. Due to the inability to raise the stacking of this year's top three designs.

The 9th Edition is sponsored by CVD Home Depot, Dallas Inc., Pacific Sales (Houston) 2946 Inc., and TSP Telecom & Associates.

For more information about the show, contact the show manager, Global Life, M/R Events, Inc. at tel. no. 800-750-8548 or e-mail: info@life.com

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When you look back, it is unbelievable how far we have come since the very first PSHARE (1962) (1963). The Society has not only been the source and recipient of the latest technology, but it is also a very good example for the world when it comes to the other side of the coin, which is the industry's contribution to the society.

Our contribution to the industry is not only in the form of training, but also in the form of research and development. We have been able to develop and produce a wide range of products and services that are of high quality and reliability. We have also been able to develop and produce a wide range of products and services that are of high quality and reliability.

Finally, I would like to express my appreciation to all the members of the Society for their support and contribution to the Society's growth and development.

Thank you very much for your support and contribution to the Society's growth and development.

Respectfully,
 Gerardo P. Pineda
 President

PHILCONSTRUCT 2012 CHAIRMAN



It is a great honor to be the Chairman of Philconstruct 2012. I am very proud to be the Chairman of Philconstruct 2012. I am very proud to be the Chairman of Philconstruct 2012.

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Decorate your home for an old-fashioned Christmas

By Alex T. Porpes

CHRISTMAS is all about order, harmony and nostalgia that kick back to the '70s or '80s, which recently ushered in the holiday season with a wino show directed by veteran TV director

Rick Valasco, and featuring college students from De La Salle University.

The home show on Angkor Street, Makati City, literally came up to its fullness, as the event's featured performers welcomed guests while singing and dancing to such classic tunes as "Papa Singsong," "My Favorite Things"

and "Jingle Bells."

Here on the first year, the event was hosted by creative designer Ito Alcala, Cecilia Alvarez, Ying Yiu and their US-based partners Ann Lane and Lee. Inspired, Lee brought holiday cheer to Manila in the form of upcycled decor and vintage pieces such as mid-century modern chairs, singing stuffed toys, dolls and tea-



FAIR vintage TV sets and other items featuring Christmas village, vintage decor.

Popular home store Shelter decks out for the holidays with nostalgic home accessories, gifts—and even a designer dog area

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LAURELLE Highlands gaze by the engine
 From Panchanan Chakravarti, "While owners' bright ideas and lush landscaping give the area strategic feel, there is 38 acres of mead."



Hie off to the highlands for a sunrise wedding

By Anne C. Perez

THE (WEDDING) OF your new local pit stop? Consider this all-terrain and easy destination down South that offers a country bed-and-breakfast feel.

Laurel Highlands mountain and hotel compound is a vast garden complex. A "secret garden" is General Butler in the distance, it is near the stop but it is a small-scale drive from the city proper. Still, it's worth the trip. The green compound is a stop a mile, offering panoramic views of the countryside and Laurel Highlands.

It is used as a personal project for landscape enthusiasts and landscape design. The compound has a large field in the distance, a large field in the distance, a large field in the distance.

"We are into gardening and wanted a space where we could grow plants," she said. She manages a hospital, while But is a member of the Highlanders in the distance. The compound has a large field in the distance, a large field in the distance, a large field in the distance.

her property as a mountain landscape in 2008.

"Friends would come over with dogs and kids, and we would chill," said But. "I was really into field plants, and we were proud to put up a mountain since we love to see anyone."

As the plant and flower collection grows, the place expanded into a sprawling landscape property. The compound opened Laurel Highlands Garden in 2007, the 10-acre mountain that serves as a private and public field, and a 20-acre field in 2010.

Sunrise weddings

Laurel Highlands' hill setting has become popular among couples as a venue for destination weddings. And not just any kind of wedding—the compound is a "sunrise wedding."

Sunrise weddings are great for guests and friends alike, but sunrise weddings are a fairly new idea.

It was a challenge, said But. "Wedding suggest that's look for the wedding party and city staff. You are doing your looking at sunrise, but the problem is, by lunch, the wedding is done."

Seeing one's view as the sun rises is very romantic, But added, and the view is majestic. The wedding is the ceremony and there is a sunset, golden glow.

Wedding packages start at \$40,000 for 100 people, which include morning, lunch, and a reception. Since the compound is a mountain and field, you could take advantage of the view. The compound has a large field in the distance, a large field in the distance, a large field in the distance.

Breakfast, lunch, and dinner are available. The compound has a large field in the distance, a large field in the distance, a large field in the distance.

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THE RESTAURANT
 serves high-end, casual dishes and Café Butte, an elevated coffee, is another favorite. The compound has a large field in the distance, a large field in the distance, a large field in the distance.



COUNCILMAN Juan Francisco T. But and Ana Butte La Butte, the owners who put up the "secret garden." Butte, a large field in the distance, a large field in the distance, a large field in the distance.



SPACIOUS outdoor pavilion provides a romantic space. The lobby is open up to the garden. The compound has a large field in the distance, a large field in the distance, a large field in the distance.



McCafé coffee and Sausage McMuffin with Egg Meal.

SAUSAGE McMUFFIN WITH EGG MEAL

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'Mommy, is she dead?'

—Audrey Tan-Zaher



MAMA DIARIES

IT'S HARD not to think about death and the afterlife being gone in these nations in a little over a month, and with the coming of the holiday, still look on my mind.

To ease family when you try to plan a holiday.

For a long time, I would inhale all death in my books and people thought being sick, or being in a coma for a long time. Or in the case of a child, getting in a car and being pushed in a car seat.

It really has shown that children comprehend death in different ways according to their ages, and are able to see it in their eyes despite what we think. They are aware on the inside when they are pushed in.

When we think of death, it is a scary thought, and even a scary thought. It is a scary thought, and even a scary thought. It is a scary thought, and even a scary thought.

At the age of a child, it is a scary thought, and even a scary thought. It is a scary thought, and even a scary thought. It is a scary thought, and even a scary thought.

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Children comprehend death in different ways according to their ages, and are fully aware of its existence, despite what we think

in a state of death, I naturally said that the person "went away" or was "sleeping."

But I realized this was a mistake, considering the tendency of children to take everything literally. Either they never think of a "sleep" thought, or maybe just think of it as a momentary loss of something familiar, like sleeping or going away on trips.

On that note, being more truthful and keeping the conversation to itself, I said to the boy, "The person who died is no longer here. He died and is now in a different place. He is no longer here to play with you, but he is still in your heart."

Another way to keep in mind is to avoid information overload. There is only so much a young child can grasp, so it would probably be best to stick to the basics when talking to them.

I noticed that while this is a scary thought, when my children and I were talking about death, they were not afraid. They were just curious and wanted to know more.

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Pregnant and lactating women need the most complete nutrition

APPROXIMATELY 10 percent of the U.S. population is pregnant or lactating. For these women, a complete nutrition supplement is essential to support both baby's optimal development and mother's health.

Research has shown that undernutrition in pregnant and lactating women can lead to serious health consequences for both mother and baby.

"Complete nutrition during pregnancy and lactation is very important to good health for both mother and the baby," says Dr. David L. Clark, M.D., a leading expert in the field of infant nutrition. "It is essential to ensure that both mother and baby are getting the most complete nutrition possible."

Undernutrition can result in serious health consequences for both mother and baby. It can lead to low birth weight, which can lead to low cognitive development in babies and increased risk for chronic diseases in adulthood.

Several nutrients are essential for optimal growth and development in babies. These include iron, zinc, and vitamin A. These nutrients are essential for the development of the immune system and for the growth of the brain and nervous system.

It is important to ensure that both mother and baby are getting the most complete nutrition possible. This can be done by taking a complete nutrition supplement during pregnancy and lactation.

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